

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Larry N. Mallette  
 Rosa M. Mallette  
 Debtors

Case No. 12-17088-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: 210U

Page 1 of 3  
 Total Noticed: 52

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db/jdb +Larry N. Mallette, Rosa M. Mallette, 5956 Newtown Avenue, Philadelphia, PA 19120-1131  
 cr +BANK OF AMERICA, N.A., 2380 Performance Drive, Richardson, TX 75082-4333  
 cr +Bill Me Later, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,  
 Seattle, WA 98121-3132  
 cr +Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, Tx 76006-1347  
 cr ECMC, P.O. Box 75906, St. Paul, MN 55175  
 12925681 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 12817382 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 12957391 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 12817383 #+Capital One, Po Box 5253, Carol Stream, IL 60197-5253  
 12817384 +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 13410974 +Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 12932654 +Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 12817385 +Capital One/Best Buy, Po Box 5253, Carol Stream, IL 60197-5253  
 12965887 ECMC, P.O. BOX 16408, ST PAUL, MN 55116-0408  
 12817388 +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341  
 12817395 +Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
 12835465 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 12817397 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 12817400 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426  
 12817403 +Sbl Federal Credit Union, P.O. Box 7480, Philadelphia, PA 19101-7480  
 12872762 +TD AUTO FINANCE LLC, PO BOX 6597, CLEVELAND, OH 44101-1597  
 12817404 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673  
 12817405 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223  
 12909227 The Bank of New York Mellon et al, Bank of America, N.A., P.O. Box 660933,  
 Dallas, TX 75266-0933  
 12817406 +Wfnnb/Catherines, 4590 E Broad St, Columbus, OH 43213-1301  
 13307757 eCAST Settlement Corporation, PO Box 28136, New York NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 31 2017 01:42:05 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 31 2017 01:41:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 31 2017 01:42:00 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsedirecoverycorp.com Jan 31 2017 01:29:34 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 cr +E-mail/Text: bnc@bass-associates.com Jan 31 2017 01:41:43 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 12817381 +E-mail/Text: EBNProcessing@afni.com Jan 31 2017 01:41:57 Afni, Inc., Po Box 3427,  
 Bloomington, IL 61702-3427  
 12895252 +E-mail/Text: EBNProcessing@afni.com Jan 31 2017 01:41:57 Afni, Inc., PO Box 3667,  
 Bloomington, IL 61702-3667  
 12885583 E-mail/Text: bncmail@w-legal.com Jan 31 2017 01:41:58 Bill Me Later c/o Weinstein & Riley PS,  
 PO Box 3978, Seattle WA 98124-3978  
 12872343 +E-mail/Text: bnc@bass-associates.com Jan 31 2017 01:41:43 Capital One, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13514993 E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2017 01:41:44 Green Tree Servicing LLC,  
 P.O. Box 6154, Rapid City, SD 57709  
 12817386 E-mail/PDF: gecsedirecoverycorp.com Jan 31 2017 01:29:46 Geocrb/JC Pennies, Po Box 984100,  
 El Paso, TX 79998  
 12817387 +E-mail/PDF: gecsedirecoverycorp.com Jan 31 2017 01:29:40 Geocrb/Walmart, Po Box 981400,  
 El Paso, TX 79998-1400  
 12817393 +E-mail/Text: bankruptcy@icsystem.com Jan 31 2017 01:42:07 I.C. Systems, Inc.,  
 P.O. Box 64378, St Paul, MN 55164-0378  
 12911915 E-mail/Text: bknotice@crkofusa.com Jan 31 2017 01:42:00  
 InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
 DALLAS, TX 75312-3203  
 12854080 E-mail/Text: JCAPP\_BNC\_Notices@jcap.com Jan 31 2017 01:41:58 Jefferson Capital Systems LLC,  
 PO BOX 7999, SAINT CLOUD MN 56302-9617  
 12817394 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 31 2017 01:29:34 Lvnv Funding Llc,  
 Po Box 740281, Houston, TX 77274-0281  
 12942083 +E-mail/Text: bncmail@w-legal.com Jan 31 2017 01:41:59 Oak Harbor Capital VII, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

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Form ID: 210U

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Total Noticed: 52

Date Rcvd: Jan 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12952304 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2017 01:41:05  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13024264 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2017 01:50:12  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12817396 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2017 01:41:06  
Portfolio Recovery & Affil., 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
12865177 E-mail/Text: bnc-quantum@quantum3group.com Jan 31 2017 01:41:45  
Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788,  
Kirkland, WA 98083-0788  
12817398 +E-mail/Text: rdkcollects@gmail.com Jan 31 2017 01:41:45 Rdk Collection Service,  
318 John R Rd # 321, Troy, MI 48083-4542  
12826665 E-mail/PDF: rmscedi@recoverycorp.com Jan 31 2017 01:29:41  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
12817401 +E-mail/PDF: pa\_dc\_claims@navient.com Jan 31 2017 01:29:46 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
12856347 +E-mail/PDF: pa\_dc\_claims@navient.com Jan 31 2017 01:29:46 Sallie Mae Trust,  
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
12848708 +E-mail/Text: bncmail@w-legal.com Jan 31 2017 01:41:58 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Oak Harbor Capital VII, LLC  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing LLC, PO Box 6154,  
Rapid City, SD 57709-6154)  
cr\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
12957392\* +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
12817389\* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341  
12817390\* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341  
12817391\* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341  
12817392\* +Grimley Financial, 30 Washington Ave, Haddonfield, NJ 08033-3341  
12817399\* +Rdk Collection Service, 318 John R Rd # 321, Troy, MI 48083-4542  
12817402\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTALS: 1, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, et al  
agornall@kmlawgroup.com, bkggroup@kmlawgroup.com  
BRAD J. SADEK on behalf of Joint Debtor Rosa M. Mallette brad@sadeklaw.com  
BRAD J. SADEK on behalf of Debtor Larry N. Mallette brad@sadeklaw.com  
DANIEL BRETT SULLIVAN on behalf of Creditor Bill Me Later BNCmail@w-legal.com,  
DanS@w-legal.com  
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, et al  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
MARY F. KENNEDY on behalf of Creditor The Bank of New York Mellon, et al  
mary@javardianlaw.com, tami@javardianlaw.com  
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, et al  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Larry N. Mallette and Rosa M. Mallette

Case No: 12-17088-amc

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 1/30/17

For The Court

Timothy B. McGrath  
Clerk of Court